

Form 3015-1 - Chapter 13 Plan

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA FOURTH DIVISION

In re:
SHERRY T RICHARDS

MODIFIED
CHAPTER 13 PLAN

Dated: March 28, 2017

DEBTOR
*In a joint case,
debtor means debtors in this plan.*

Case No. 17-40490

1. DEBTOR'S PAYMENTS TO THE TRUSTEE —

- As of the date of this plan, the debtor has paid the trustee \$ 0.00.
- After the date of this plan, the debtor will pay the trustee \$ 311.00 per month for 1 month beginning March 2017 for a total of \$ 311.00, then \$ 250.00 per month for 42 months beginning April 2017 for a total of \$ 10,500.00, then \$ 300.00 per month for 1 month beginning October 2020 for a total of \$ 300.00, then \$ 586.00 per month for 16 months beginning November 2020 for a total of \$ 9,376.00, for a grand total of \$ 20,487.00. The minimum plan payment length is X 36 or 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.
- The debtor will also pay the trustee . The debtor(s) shall send the Trustee each year during the Chapter 13 Plan copies of federal and state income tax returns at the time they are filed. The debtor(s) shall also promptly report to the Trustee the receipt of any federal and state tax refunds for the duration of this Chapter 13 case. The debtor(s) shall be entitled to retain the first \$1,200 (single debtor or single tax return filer) or \$2,000 (joint debtor or joint tax return filer), plus any earned income credit (EIC), plus any Minnesota Working Family credit. Any remaining amounts shall be turned over to the Chapter 13 trustee as additional plan payments.
- The debtor will pay the trustee a total of \$ 20,487.00 [line 1(a) + line 1(b) + line 1(c)].

2. PAYMENTS BY TRUSTEE — The trustee will pay from available funds only creditors for which proof of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ 2,048.00, [line 1(d) x .10].

3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] — The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

Creditor	Monthly Payment	Number of Months	Total Payments
-NONE-	\$		\$
a. TOTAL			0.00

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] — The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

Creditor	Description of Property
-NONE-	

5. CLAIMS NOT IN DEFAULT — Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

Creditor	Description of Property
a. Hennepin County Treasurer	Property Taxes
b. Credit Acceptance	2003 Chevrolet Tahoe

6. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5) and § 1322(e)] — The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. All following entries are estimates. The trustee will pay the actual amounts of default.

Creditor	Amount of Default	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Statebridge Company LLC	\$ 8,095.00	\$ 100 / 225 / 527	9 / 23 / 45	14 / 22 / 4	\$ 8,095.00
b. TOTAL					\$ 8,095.00

7. **CLAIMS IN DEFAULT [§ 1322 (b)(3) and (5) and § 1322(e)]** — The trustee will cure defaults on the following claims as set forth below. The debtor will pay for the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

Creditor	Amount of Default	Int. rate (if applicable)	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. GM Financial	\$ 486.00	-	\$ 100.00	4	5	\$ 486.00
b. TOTAL						\$ 486.00

8. **OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)]** — The trustee will pay, on account of the following allowed secured claims, the amount set forth in the "Total Payments" column, below. The creditors will retain liens securing the allowed claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beg. in Mo. #	(Monthly Pmnts) x (No. of Pmnts)	=	Pmnts on Account of Claim	+	(Adq. Prot. from ¶ 3)	=	TOTAL PAYMENTS
a. -NONE-	\$	\$			\$		\$		\$		\$
a. TOTAL											\$ 0.00

9. **PRIORITY CLAIMS** — The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimated Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. Attorney Fees	\$ 2,999.00	\$ 279 / 225 / 125	1 / 2 / 4	1 / 2 / 19	\$ 2,999.00
b. Internal Revenue Service	\$	\$			\$
c. Minn Dept of Revenue	\$	\$			\$
d. TOTAL					\$ 2,999.00

10. **SEPARATE CLASSES OF UNSECURED CREDITORS** — In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows: -NONE-. The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Interest Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
a. -NONE-						\$
a. TOTAL						\$ 0.00

11. **TIMELY FILED UNSECURED CREDITORS** — The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ 6,859.00 [line 1(d) minus lines 2, 6(b), 7(a), 8(a), 9(d) and 10(a)].

- The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ 0.00.
- The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ 23,887.00.
- Total estimated unsecured claims are \$ 23,887.00 [line 11(a) + line 11(b)].

12. **TARDILY-FILED UNSECURED CREDITORS** — All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10 or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. **OTHER PROVISIONS** — The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

In the event a secured creditor is granted stay relief or there is a surrender, repossession or return of collateral to the creditor for any reason, the creditor may file a proof of claim for any deficiency within 30 days after the surrender, repossession or return of the collateral. If such a proof of claim is filed, the claim, if any, will be paid as an unsecured claim in accordance with non-bankruptcy law and dischargeable upon completion of this plan or any future modified plan.

14. SUMMARY OF PAYMENTS —

Trustee's Fee [Line 2]	\$	2,048.00
Home Mortgage Defaults [Line 6(b)]	\$	8,095.00
Claims in Default [Line 7(a)]	\$	486.00
Other Secured Claims [Line 8(a)]	\$	0.00
Priority Claims [Line 9(d)]	\$	2,999.00
Separate Classes [Line 10(a)]	\$	0.00
Unsecured Creditors [Line 11]	\$	6,859.00
TOTAL [must equal Line 1(d)]	\$	20,487.00

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

Robert J. Hoglund 210997
Hoglund, Chwialkowski & Mrozik P.L.L.C
1781 West County Road B
PO Box 130938
Roseville, MN 55113
(651) 628-9929
210997

Signed /s/ SHERRY T RICHARDS
SHERRY T RICHARDS
DEBTOR

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Bkry Case No: 17-40490

Sherry Richards,

Chapter 13

Debtor(s).

NOTICE OF FILING MODIFIED CHAPTER 13 PLAN PRIOR TO CONFIRMATION

TO: ALL PARTIES IN INTEREST

PLEASE TAKE NOTICE that the debtor(s), pursuant to Local Rule 3015-2(a) have filed the attached modified Chapter 13 Plan. The Hearing on Confirmation of the Modified Plan is scheduled for May 18, 2017 at 10:30 a.m. in United States Bankruptcy Court, Courtroom 8 West, Eighth Floor, 300 South Fourth Street, Minneapolis, Minnesota.

Any objection to this Modified Plan must be served by delivery not later than 24 hours prior to the time and date set for the confirmation hearing or mailed not later than three days prior to the date set for the confirmation hearing.

Dated: April 18, 2017

HOGLUND, CHWIALKOWSKI & MROZIK, PLLC

Signed: /e/ Robert J. Hoglund

Robert J. Hoglund #210997

Keith Chwialkowski #210134

Marie F. Martin #287040

Jeffrey J. Bursell #293362

Kristen M. Whelchel #339866

Attorney for Debtor(s)

1781 West County Road B

P.O. Box 130938

Roseville, Minnesota 55113

Telephone Number: (651) 628-9929

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re:

Sherry Richards

Bkry Case No: 17-40490

Chapter 13

Debtor(s).

**UNSWORN CERTIFICATE
OF SERVICE**

I, Melissa Matthews, employed by Hoglund, Chwialkowski & Mrozik, PLLC, attorneys licensed to practice law in this Court, with office address of 1781 West County Road B, Roseville, Minnesota 55113, declare that on April 18, 2017, I served the Modified Chapter 13 Plan and Notice of Filing Modified Plan Prior to Confirmation to each of the entities named below by first class mail postage prepaid and to any entities who are Filing Users, by automatic e-mail notification pursuant to the Electronic Case Filing System:

Sherry Richards
4330 Logan Avenue North
Minneapolis, MN 55412

And to all creditors/parties in interest listed on matrix (see attached)

I declare, under penalty of perjury, that the foregoing is true and correct.

Dated: April 18, 2017

Signed: /e/ Melissa Matthews
Paralegal

Label Matrix for local noticing
0864-4
Case 17-40490
District of Minnesota
Minneapolis
Tue Apr 18 09:54:17 CDT 2017

CREDIT ACCEPTANCE CORP.
Stewart Zilman and Jungers
2277 Highway 36 West
Ste 100
Roseville, MN 55113-3896

Minneapolis
301 U.S. Courthouse
300 South Fourth Street
Minneapolis, MN 55415-1320

ABBOTT NORTHWESTERN HOSPITAL
800 E 28TH ST
MINNEAPOLIS MN 55407-3799

ALLINA HEALTH
2925 CHICAGO AVE
MINNEAPOLIS MN 55407-1321

AMAZON/SYNCHRONY BANK
PO BOX 960013
ORLANDO FL 32896-0013

AMERICAN ACCOUNTS & ADVISERS INC
7460 80TH ST S
COTTAGE GROVE MN 55016-3007

ASOOC SKIN CARE SPECIALISTS
7205 UNIVERSITY AVE NE
FRIDLEY MN 55432-3134

AmeriCredit Financial Services, Inc. dba GM
P O Box 183853
Arlington, TX 76096-3853

CAPITAL ONE BANK USA NA
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CENTERPOINT ENERGY
PO BOX 4671
HOUSTON TX 77210-4671

CLIENT SERVICES INC
3451 HARRY S TRUMAN BLVD
SAINT CHARLES MO 63301-9816

CONSULTING RADIOLOGISTS LTD
1221 NICOLLET MALL STE 600
MINNEAPOLIS MN 55403-2444

CREDIT FIRST N A
PO BOX 818011
CLEVELAND, OH 44181-8011

Credit Acceptance
25505 West Twelve Mile Rd
Suite 3000
Southfield, MI 48034-8331

DISH NETWORK LLC
PO BOX 94063
PALATINE IL 60094-4063

DIVERSIFIED ADJUSTMENT SERVICES INC
PO BOX 32145
FRIDLEY MN 55432-0145

EXPRESS/COMENITY BANK
ATTN BANKRUPTCY DEPT
PO BOX 182125
COLUMBUS OH 43218-2125

FIRESTONE COMPLETE
3451 HARRY S TRUMAN BLVD
SAINT CHARLES MO 63301-4047

GERALD RICHARDS
4330 LOGAN AVE N
MINNEAPOLIS MN 55412-1230

GM FINANCIAL
PO BOX 183593
ARLINGTON TX 76096-3593

(p)GUARANTY BANK
4000 W BROWN DEER ROAD
LOAN ADMINISTRATION
BROWN DEER WI 53209-1221

HENNEPIN COUNTY MEDICAL CENTER
730 S 8TH ST
MINNEAPOLIS MN 55415

HOSPITAL PATHOLOGY ASSOCIATES
2800 10TH AVE S STE 2200
MINNEAPOLIS MN 55407-1311

Hennepin County Treasurer
A600 Government Center
300 S 6th Street
Minneapolis, MN 55487-0999

IC SYSTEMS INC
444 HWY 96 E
PO BOX 64378
SAINT PAUL MN 55164-0378

INFECTIOUS DISEASE CONSULTANTS
11676 WAYZATA BLVD
HOPKINS MN 55305-2009

INTERMED CONSULTANTS
6200 SHINGLE CREEK
STE 260
MINNEAPOLIS MN 55430-2128

IRS
PO BOX 7346
PHILADELPHIA PA 19101-7346

KIDNEY SPECIALIST OF MN
6200 SHING CREEK PKWY
BROOKLYN CENTER MN 55430-2128

KOHL'S
PO BOX 3043
MILWAUKEE WI 53201-3043

LABCORP
PO BOX 55126
BOSTON MA 02205-5126

LABORATORY CORPORATION OF AMERICA
PO BOX 2240
BURLINGTON NC 27216-2240

LANDIS PLASTIC SURGERY
PO BOX 667
CIRCLE PINES MN 55014-0667

MAURICES/COMENITY BANK
ATTN BANKRUPTCY DEPT
PO BOX 182125
COLUMBUS OH 43218-2125

MESSERLI & KRAMER PA
3033 CAMPUS DR STE 250
PLYMOUTH MN 55441-2662

MIDLAND CREDIT MANAGEMENT INC
8875 AERO DR STE 200
SAN DIEGO CA 92123-2255

MIDLAND FUNDING LLC
2365 NORTHSIDE DR STE 300
SAN DIEGO CA 92108-2709

MINNEAPOLIS CARDIOLOGY ASSOCIATES
800 E 28TH ST
#H2100
MINNEAPOLIS MN 55407-3723

MINNEAPOLIS CLINIC OF NEUROLOGY
3400 W 66TH ST
EDINA MN 55435-2109

MINNEGASCO
PO BOX 4671
HOUSTON TX 77210-4671

MINNESOTA EPILEPSY GROUP
C/O
AMERICAN ACCOUNTS & ADVISERS
7460 80TH ST S
COTTAGE GROVE MN 55016-3007

MINNESOTA GASTROENTEROLOGY
2200 UNIVERSITY AVE W STE 120
SAINT PAUL MN 55114-1920

MINNESOTA LUNG CENTER
7450 FRANE AVE S
STE 103
MINNEAPOLIS MN 55435-4783

MINNESOTA ONCOLOGY
1175 PAYSHERE CIRCLE
CHICAGO IL 60674-0011

MN DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
PO BOX 64447
SAINT PAUL MN 55164-0447

MULTICARE ASSOCIATES
11855 ULYSSES ST NE STE 110
BLAINE MN 55434-3948

NEW YORK & CO/COMENITY BANK
ATTN BANKRUPTCY DEPT
PO BOX 182125
COLUMBUS OH 43218-2125

NORTH MEMORIAL HOSPITAL
PO BOX 1477
MINNEAPOLIS MN 55440-1477

NORTHPOINT HEALTH & WELLNESS CTR
PO BOX 86 SDS 12-2445
MINNEAPOLIS MN 55486-0086

NORTHWEST ANESTHESIA PA
2828 CHICAGO AVE S
STE 300
MINNEAPOLIS MN 55407-1573

Quantum3 Group LLC as agent for
Comenity Bank
PO Box 788
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for
JH Portfolio Debt Equities LLC
PO Box 788
Kirkland, WA 98083-0788

RELIANCE RECOVERIES
6160 SUMMIT DR STE 420
BROOKLYN CENTER MN 55430-2149

STATEBRIDGE COMPANY LLC
5680 GREENWOOD PLZ BLVD STE 100S
ENGLEWOOD CO 80111-2404

SURGICAL SPECIALISTS
5354 EDGEWOOD DRIVE
MOUNDS MN 55112-1402

TRANSWORLD SYSTEMS
507 PRUDENTIAL RD
HORSHAM PA 19044-2308

TWIN CITIES ORTHOPEDICS
2155 FORD PKWY
SAINT PAUL MN 55116-1862

US Trustee
1015 US Courthouse
300 S 4th St
Minneapolis, MN 55415-3070

VERIZON WIRELESS
PO BOX 25505
LEHIGH VALLEY PA 18002-5505

VICTORIAS SECRET/COMENITY BANK
ATTN BANKRUPTCY DEPT
PO BOX 182125
COLUMBUS OH 43218-2125

XCEL ENERGY
PO BOX 9477
MINNEAPOLIS MN 55484-0001

Xcel Energy North
by American InfoSource LP as agent
PO Box 268872
Oklahoma City, OK 73126-8872

Gregory A Burrell
100 South Fifth Street
Suite 480
Minneapolis, MN 55402-1250

Robert J. Hoglund
Hoglund, Chwialkowski & Mrozik, PLLC
1781 West County Road B
P.O. Box 130938
Roseville, MN 55113-0019

SHERRY T RICHARDS
4330 LOGAN AVE N
MINNEAPOLIS, MN 55412-1230

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

GUARANTY BANK
4000 W BROWN DEER ROAD
BROWN DEER WI 53209

End of Label Matrix
Mailable recipients 65
Bypassed recipients 0
Total 65

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

Bankruptcy Case Number: 17-40490

Sherry T. Richards,

Debtor(s).

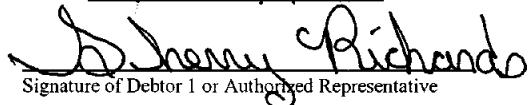
SIGNATURE DECLARATION

- () PETITION, SCHEDULES & STATEMENTS
() CHAPTER 13 PLAN
() SCHEDULES & STATEMENTS ACCOMPANYING VERIFIED CONVERSION
(X) AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
(X) MODIFIED CHAPTER 13 PLAN/MOTION FOR HEARING
() OTHER:

I (we), the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-references case is true and correct;
3. **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 4-17-17


Signature of Debtor 1 or Authorized Representative

Sherry T. Richards

Printed Name of Debtor 1 or Authorized Representative

Signature of Debtor 2

Printed Name of Debtor 2

HOGLUND, CHWIALKOWSKI & MROZIK, PLLC

Signed: /s/ Robert J. Hoglund

Robert J. Hoglund #210997

1781 West County Road B

P.O. Box 130938

Roseville, Minnesota 55113

Telephone Number: (651) 628-9929